

2013-2014

# MEDICARE

RETIREES & SURVIVORS

GIC MEDICARE HEALTH PLANS

# BENEFITS AT-A-GLANCE

Benefits Effective July 1, 2013



Commonwealth of Massachusetts  
Group Insurance Commission

*Your  
Benefits  
Connection*

# MEDICARE AND YOUR GIC BENEFITS

## Medicare Guidelines

Medicare is a federal health insurance program for retirees age 65 or older and certain disabled people. Medicare Part A covers inpatient hospital care, some skilled nursing facility care and hospice care. Medicare Part B covers physician care, diagnostic x-rays and lab tests, and durable medical equipment. Medicare Part D is a federal prescription drug program.

When you or your spouse is age 65 or over, or if you or your spouse is disabled, visit your local Social Security Administration office to find out if you are eligible for free Medicare Part A coverage.

If you (the insured) continue working after age 65, you and/or your GIC covered spouse should NOT enroll in Medicare Part B until you (the insured) retire. Due to federal law, different rules apply for same-sex spouses; see our website for details.



### When you (the insured) retire:

- If you and/or your spouse is eligible for free Medicare Part A coverage, state law requires that you and/or your spouse enroll in Medicare Part A and Part B in order to be covered by the GIC.
- You must join a Medicare plan sponsored by the GIC to continue health coverage. These plans provide comprehensive coverage for some services that Medicare does not cover. If both you and your spouse are Medicare eligible, both of you must enroll in the same Medicare plan.
- **You *must* continue to pay your Medicare Part B premium.** Failure to pay this premium will result in the loss of your GIC coverage.

## Retiree and Spouse Coverage if Under and Over Age 65

If you (the retiree), your spouse or other covered dependent is younger than age 65, the person or people under age 65 will continue to be covered under a Non-Medicare plan until you and/or he/she becomes eligible for Medicare.

If this is the case, you must enroll in one of the pairs of plans listed below:

**Health Plan Combination Choices – *State retirees, municipal retirees, deferred retirees and former employees receiving continuation coverage***

NON-MEDICARE PLAN	MEDICARE PLAN
Fallon Community Health Plan Direct Care	Fallon Senior Plan
Fallon Community Health Plan Select Care	Fallon Senior Plan
Harvard Pilgrim Independence Plan	Harvard Pilgrim Medicare Enhance
Harvard Pilgrim Primary Choice Plan	Harvard Pilgrim Medicare Enhance
Health New England	Health New England MedPlus
Tufts Health Plan Navigator	Tufts Health Plan Medicare Complement
Tufts Health Plan Navigator	Tufts Health Plan Medicare Preferred
Tufts Health Plan Spirit	Tufts Health Plan Medicare Complement
Tufts Health Plan Spirit	Tufts Health Plan Medicare Preferred
UniCare State Indemnity Plan/Basic	UniCare State Indemnity Plan/Medicare Extension (OME)
UniCare State Indemnity Plan/Community Choice	UniCare State Indemnity Plan/Medicare Extension (OME)
UniCare State Indemnity Plan/PLUS	UniCare State Indemnity Plan/Medicare Extension (OME)

**Health Plan Combination Choices – *GIC Retired Municipal Teachers (RMTs who do not participate in the municipal health-only program) and Elderly Governmental Retirees (EGRs)***

NON-MEDICARE PLAN	MEDICARE PLAN
Fallon Community Health Plan Direct Care	Fallon Senior Plan
Fallon Community Health Plan Select Care	Fallon Senior Plan
Health New England	Health New England MedPlus
UniCare State Indemnity Plan/Basic	UniCare State Indemnity Plan/Medicare Extension (OME)

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# ANNUAL ENROLLMENT

## Choose the Best Health Plan for You and Your Family

- Determine if you are eligible for Medicare (*see the other side for more information*).
- Where you live determines which plan(s) you may enroll in. See the map below to see which Medicare retiree/survivor health plans are available in your area.
- See your *GIC Benefit Decision Guide* for additional eligibility details, benefit information, rates, and factors to consider when choosing a health plan.

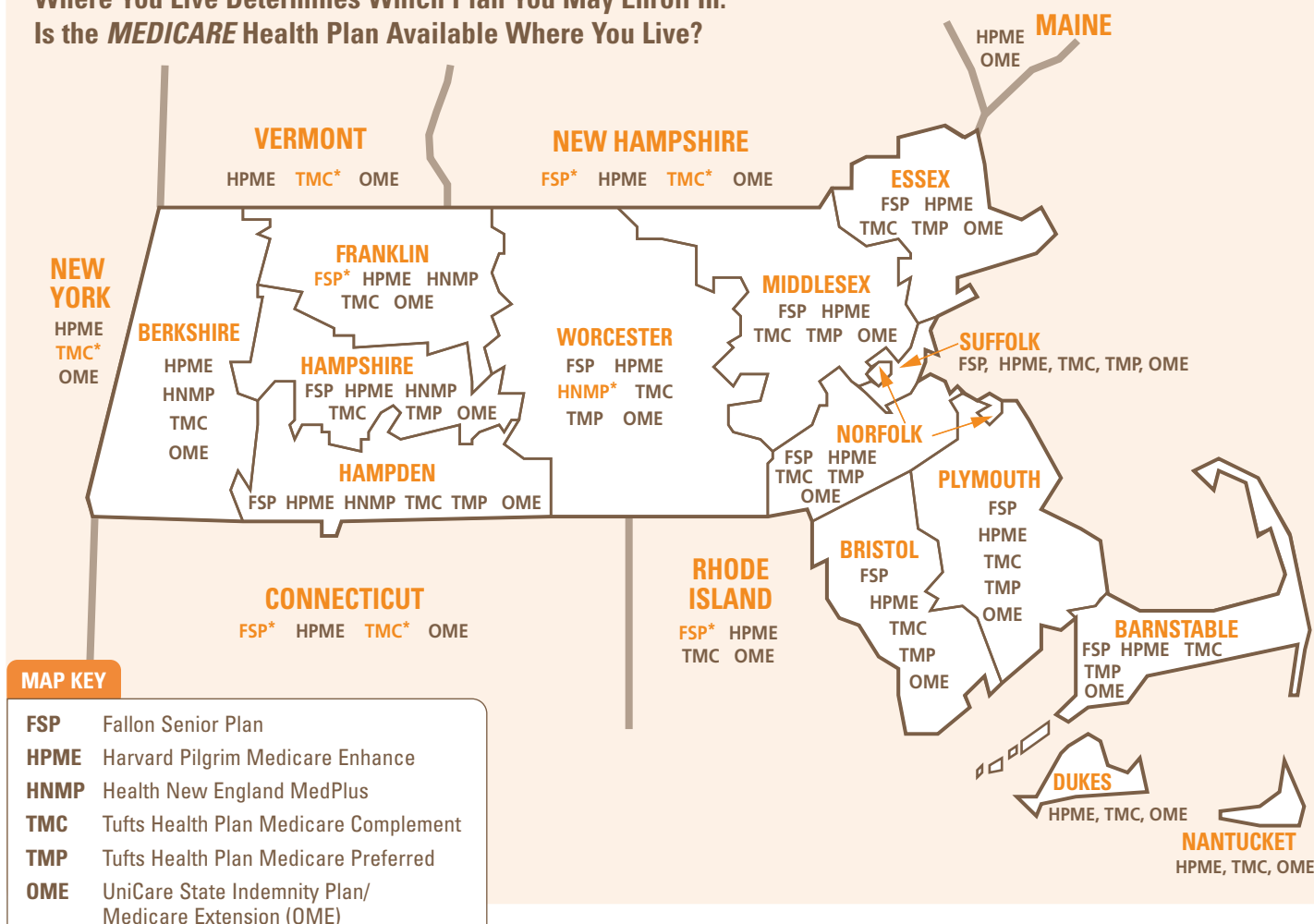
- Contact the health plans you are considering to find out:
  - Information on other health plan benefits that are not described in this brochure; and
  - Whether your doctors and hospitals are in the HMO network, if considering an HMO plan.
- See the GIC's website ([www.mass.gov/gic](http://www.mass.gov/gic)) for additional information.



Keep in mind that if your doctor or hospital leaves your health plan's network during the year, you **must** stay in the plan until the next annual enrollment. In the meantime, your health plan will help you find another provider.

## MEDICARE HEALTH PLAN LOCATIONS

Where You Live Determines Which Plan You May Enroll In.  
Is the **MEDICARE** Health Plan Available Where You Live?



The Harvard Pilgrim Medicare Enhance Plan is available throughout the United States. The UniCare State Indemnity Plan/Medicare Extension is available throughout the United States and outside of the country.



\* Not every city and town is covered in this county or state; contact the plan to find out if you live in the service area. The plan also has a limited network in this county or state; contact the plan to find out which doctors and hospitals participate in the plan.

# BENEFITS AT-A-GLANCE: MEDICARE PLAN COPAYS

This chart is an overview of the plan benefits. It is not a complete description. Benefits are subject to certain definitions, conditions, limitations and exclusions as spelled out in the respective plan documents. With the exception of emergency care, there are no out-of-network benefits for the GIC's Medicare HMOs.

HEALTH PLAN	FALLON SENIOR PLAN	HARVARD PILGRIM MEDICARE ENHANCE
<b>PLAN TYPE</b>	<b>HMO</b>	<b>INDEMNITY</b>
<b>TELEPHONE NUMBER</b>	<b>1.866.344.4442</b>	<b>1.800.542.1499</b>
<b>WEBSITE</b>	<b><a href="http://www.fchp.org/gic">www.fchp.org/gic</a></b>	<b><a href="http://www.harvardpilgrim.org/gic">www.harvardpilgrim.org/gic</a></b>
<b>Preventive Care</b> <i>Office visits according to health plan's schedule</i>	Covered at 100% – no copay	Covered at 100% – no copay
<b>Physician Office Visit</b> <i>(except mental health)</i>	\$10 per visit	\$10 per visit
<b>Retail Clinic</b>	\$10 per visit	\$10 per visit
<b>Outpatient Mental Health Care and Substance Abuse Care</b>	\$10 per visit	\$10 per visit
<b>Inpatient Hospital Care</b>	None	None
<b>Hospice Care</b>	None	None
<b>Diagnostic Laboratory Tests and X-rays</b>	None	None
<b>Surgery</b> <i>Inpatient &amp; Outpatient</i>	None	None
<b>Emergency Room Care</b> <i>(includes out-of-area)</i>	\$50 per visit <i>(waived if admitted)</i>	\$50 per visit <i>(waived if admitted)</i>
<b>Hearing Aids</b>	First \$500 covered at 100%; 80% coverage for the next \$1,500 per person, per two-year period	
<b>Prescription Drug Copays</b> <b>Retail:</b> <i>up to a 30-day supply</i>		
Tier 1	\$10	\$10
Tier 2	\$25	\$25
Tier 3	\$50	\$50
<b>Mail Order:</b> <i>Maintenance drugs up to a 90-day supply</i>		
Tier 1	\$20	\$20
Tier 2	\$50	\$50
Tier 3	\$110	\$110

Benefits and rates of Fallon Senior Plan and Tufts Health Plan Medicare Preferred are subject to federal approval and may change effective January 1, 2014.



For more information about a specific plan's benefits or providers, call the plan or visit its website.

HEALTH NEW ENGLAND MEDPLUS	TUFTS HEALTH PLAN MEDICARE COMPLEMENT	TUFTS HEALTH PLAN MEDICARE PREFERRED	UNICARE STATE INDEMNITY PLAN MEDICARE EXTENSION (OME) with CIC ( <i>Comprehensive</i> )
<b>HMO</b>	<b>HMO</b>	<b>HMO</b>	<b>INDEMNITY</b>
<b>1.800.842.4464</b>	<b>1.888.333.0880</b>	<b>1.888.333.0880</b>	<b>1.800.442.9300</b>
<b><a href="http://www.hne.com/gic">www.hne.com/gic</a></b>	<b><a href="http://www.tuftshealthplan.com/gic">www.tuftshealthplan.com/gic</a></b>	<b><a href="http://www.tuftshealthplan.com/gic">www.tuftshealthplan.com/gic</a></b>	<b><a href="http://www.unicarestatplan.com">www.unicarestatplan.com</a></b>
Covered at 100% – no copay	Covered at 100% – no copay	Covered at 100% – no copay	Covered at 100% – no copay
\$10 per visit	\$10 per visit	\$10 per visit	None after \$35 calendar year deductible
\$10 per visit	\$10 per visit	\$10 per visit	None after \$35 calendar year deductible
\$10 per visit	\$10 per visit	\$10 per visit	First 4 visits: \$0 Visits 5 and over: \$10 per visit
None	None	None	\$50 per admission ( <i>maximum one copay per person per calendar year quarter</i> )
None	None	None	None after \$35 calendar year deductible
None	None	None	None
None	None	None	None within MA; call the plan for out-of-state details.
\$50 per visit ( <i>waived if admitted</i> )	\$50 per visit ( <i>waived if admitted</i> )	\$50 per visit ( <i>waived if admitted</i> )	\$25 per visit ( <i>waived if admitted; calendar year deductible may apply</i> )
First \$500 covered at 100%; 80% coverage for the next \$1,500 per person, per two-year period			
\$10	\$10	\$10	\$10
\$25	\$25	\$25	\$25
\$50	\$50	\$50	\$50
\$20	\$20	\$20	\$20
\$50	\$50	\$50	\$50
\$110	\$110	\$110	\$110



# MEDICARE RATE CALCULATIONS, REMINDERS AND PLAN DESIGN

## How to Calculate Your Rate

See Separate Rate Chart

### Retiree and Spouse Both on Medicare

Find the "Retiree Pays Monthly" rate for the Medicare plan in which you are enrolling and double it for your total monthly rate.

### Retiree and Spouse Coverage if Under and Over Age 65

1. Find the "Retiree Pays Monthly" premium for the Medicare Plan in which the Medicare retiree or spouse will be enrolling.
2. Find the "Retiree Pays Monthly" individual coverage premium for the Non-Medicare Plan in which the Non-Medicare retiree or spouse will be enrolling.
3. Add the two premiums together; this is the total that you will pay monthly.

## Helpful Reminders

- Call or visit your local Social Security office for more information about Medicare benefits.
- HMO Medicare plans require you to live in their service area. *See the map on the other side.*
- You **may change GIC Medicare plans only during the GIC's Spring Annual Enrollment** period, unless you move out of your plan's service area. Note: Even if your doctor or hospital drops out of your Medicare HMO, you must stay in the HMO until the next annual enrollment. Your Medicare HMO will help you find another provider.
- Benefits and rates of Fallon Senior Plan and Tufts Health Plan Medicare Preferred are subject to federal approval and may change January 1, 2014. These plans automatically include Medicare Part D prescription drug benefits. Contact the plans for additional details.

## Plan Design

### Fallon Senior Plan HMO

- Benefits and rates of Fallon Senior Plan are subject to federal approval and may change January 1, 2014. This plan automatically includes Medicare Part D prescription drug benefits.
- Primary Care Provider (PCP) and referrals required – yes
- Out-of-network benefits – no, except for emergencies

### Harvard Pilgrim Medicare Enhance – Indemnity Plan

- PCP and referrals required – no
- Out-of-network benefits – not applicable; Harvard Pilgrim Medicare Enhance is available throughout the U.S.

### Health New England MedPlus HMO

- PCP required – yes; referrals to network specialists required – no
- Out-of-network benefits – no, except for emergencies

### Tufts Health Plan Medicare Complement HMO

- PCP and referrals required – yes
- Out-of-network benefits – no, except for emergencies

### Tufts Health Plan Medicare Preferred HMO

- Benefits and rates of Tufts Medicare Preferred are subject to federal approval and may change January 1, 2014. This plan automatically includes Medicare Part D prescription drug benefits.
- PCP and referrals required – yes
- Out-of-network benefits – no, except for emergencies

### UniCare State Indemnity Plan/Medicare Extension (OME) – Indemnity Plan

- **With CIC (comprehensive) and Without CIC (Non-comprehensive) options:** **Without** CIC deductibles are higher and coverage is only 80% for some services.
- **Prescription Drug Benefits** (CVS Caremark): 1.877.876.7214; [www.caremark.com/gic](http://www.caremark.com/gic)
- **Mental Health/Substance Abuse and EAP Benefits** (Beacon Health Strategies): 1.855.750.8980; [www.beaconhs.com/gic](http://www.beaconhs.com/gic)
- PCP and referrals required – no
- Out-of-network benefits – not applicable; the UniCare State Indemnity Plan/Medicare Extension (OME) is available throughout the U.S. and outside of the country.



## MARK THE DATE!

Annual Enrollment changes are due **Wednesday, May 8** for changes effective **July 1, 2013**

- **Current members:** Write to the GIC requesting the change or send a completed GIC enrollment/change form (available on our website and at the health fairs).
- **Retirees and survivors of municipalities and the MBTA joining the GIC:** Send completed forms, along with required documentation, to your benefits office.



Commonwealth of Massachusetts  
Group Insurance Commission

Your  
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